

Examining the relationship of strategic alignment between business and marketing strategies with organizational performance along with Fuzzy-Neural modeling: A Case Study in Private Banks and Credit Institutions

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Abstract

This study has been conducted to review the alignment relationship of business strategies and marketing with organizational performance. Strategic alignment is an essential tool for organizing and standardization of the activities and operations of different parts of organization in order to create a unity and cohesive whole. Review on theories of strategic management determines that the strategic coordination pattern can be classified in three patterns including rational pattern, natural pattern, and comprehensive pattern (strategic reference points). Comprehensive pattern deals to typology of strategies based on strategic reference points. Strategic reference points used in this study, control (intensive / low) and the focus (inside / outside of the organization) and business strategies based on the combination model (Miles and Snow and Porter) and marketing strategies based on Walker and Ruckert's studies were classified. Then, alignment relationship of business and marketing strategies with the organization's performance was evaluated and all hypotheses were confirmed. The population were selected from a number of banks and private institutions. Based on the results obtained from verification of hypotheses, by choosing alignment marketing and business strategies, Banks can obtain the most optimal performance in the banking industry and to create competitive advantage. As a result, creating the following alignments leads to optimal performance in the Banks: market entrance strategy with prospector strategy, growing market strategy with analyst strategy, mature market strategy with the strategy of differentiated defender and declining markets strategy with low-cost defender strategy.

Keywords: alignment, business strategy, marketing strategy, performance, organizational structure

Introduction

In management science, strategy formulation is one of the critical management tasks that are basis of critical decision-making for managers to maintain the survival of organization and its boost. perhaps that the successful management is achieved from right development of strategy and its successful implementation, Ansoff as the first scientist that explained strategy in the comprehensive and meaningful form believes that, the more compatibility exists among strategies, goals and current activities of organization, larger and more regular will be rate of growth and development (H. Schmidt, 1999).

The ability of an organization in achieving its objectives is a function of compatibility among the different parts of the organization. If these components to be fit together as well, organization continues to operate effectively and if this proportion to be poor, continuing of effectiveness will be faced with problem (Eftekhari Mamghani, 2012). In this context, alignment of strategies in the organization is one of the issues that in recent years have been highly regarded and

in the meantime one of the very important areas is the alignment between business strategy and marketing strategy.

Marketing plays an important role in strategic planning. Marketing provides information and other resources needed to prepare a strategic plan. Strategic planning also in turn, explains the role of marketing in the organization. In the framework of a strategic program is that marketing by collaboration of other agencies of organization enables the achieving comprehensive strategic goals (Esmaeelpour, 2013).

Coordination and alignment have such an importance that we can see management equal to coordination and main managerial tasks like planning, organizing, directing and controlling can be considered as coordination tools. According to many experts, the most important task of managers is creating and maintaining coordination among the various activities of the organization (Erabi and Haghighat Sabet, 2010).

Every year, significant funds in banks are spent for implementation of marketing strategies that unfortunately, Due to being disproportionate of adopted strategies with other levels' strategies, mostly does not increase performance or create competitive advantage. many banks due to lack of the alignment between the functional and business strategies (especially marketing strategy), are losing their market share in addition to financial failures. In many cases, the reason is lack of knowledge of business and marketing strategies and the need for alignment between them.

Therefore, given the competitive environment in the banking industry that has been become more severe regarding the unification of Interests rate of deposit and loans, Banks seek a competitive advantage and better performance. One of the factors influencing this objective, is alignment among the bank strategies.

By identifying consistent patterns of business and marketing strategies, based on the theory of strategic reference points, this research takes an important step. Questioning the possible alignment between business and marketing strategies, has confirmed this point. So by using this results along with by diagnosis of their business and marketing strategies and choosing the appropriate ones, top Bank managers can improve the performance of their organization and prevent the loss of investments in marketing sector.

Theoretical principles of Research

Strategy is a planning to create mutual relationship with environmental factors that often are contradictory, to meet the objectives of the organization and determine how to reach the goal (Daft, 2014). Three levels of strategy in large companies are: 1) Corporate strategy 2) Business strategy 3) Functional strategy. each level has close interaction and coordination with other levels and if the company wants to succeed, should integrate these three-level (Rezvani, 2007).

Coordination (Alignment)

Coordination means alignment, consistency and fitness with a particular direction. In other words compliance of a quality with the others. A specific way that reaches to a common goal. (Arabi, 1992). According to systems view, relationship between components, composition way and organization of the components, emerges a property that is not available in every single component of the system and these are the results of teamwork and coordination between components.

The coordination has such a great importance that the management can be considered equivalent of coordination and consider main tasks of management as the coordination tools. What managers and leaders pursue it is monism and synergies that these two are product of coordination (Teimuri and Abroumand, 2009).

Strategic Coordination in Marketing

There are five coordination relationships in marketing strategy literature:

1. Between marketing strategy and higher strategy-company or business, in order to external coordination. (vertical).
2. Between marketing strategy and strategy of other functional units of the organization, to creating external coordination (horizontal)
3. Between marketing strategy and the marketing sub-systems for internal coordination (vertical)
4. Between marketing sub-systems for internal coordination (horizontal)
5. Between marketing sub-systems with business or organization level strategy to creating external coordination (vertical) (Rezvani, 2007).

Coordination patterns

A. Rational patterns

In rational planning, strategy is developed based on formal processes and rational decisions and like waterfall, these strategies, falls down from the top in levels of the organization to the lower levels of policies to comply with the objectives of the organization. The relationship between the strategies of organization level with lower levels has a one-sided and top-down relationship (Bamberger, 2002).

B. Natural Patterns

In order to criticize of the rational patterns, natural patterns mostly were formed. Proponents of natural systems, challenge rational view of organizations and believe that we cannot merely consider an organization a mean to reach specific target (Scott, 2003).

In natural pattern for the development of marketing strategies, along with strategies of higher levels, the situational or institutional factors are also involved. Some scholars like Kolary and McDaniel (1987), Sud Harshan (1995) Cravens (2000), Wilson and Kaligan (2005), as well as Walker and colleagues (2003) have followed the natural pattern in strategy formulation.

Patterns of Comprehensive Marketing Strategy Formulation Using Strategic Reference Points

Strategic Reference Points are points for coordination that if all the organization elements and systems coordinate themselves with it, an overall coordination is created. In other words, the reference points are location or points that all measurements, Selection and comparisons are measured by it (Teimuri and Abroumand, 2009).

Organizations select strategic reference points in order to achieve strategic coordination or to take actions and appropriate operations (Fiegenbaum et al, 1996)

Types of Business Strategies Based on Strategic Reference Points

Two common frameworks for business strategies are: Miles and Snow's typology that focus on the rate of tends to change the product-market and Porter's typology focusing on customers and competitors.

Although the Michael Porter and Miles and Snow categories receive many receptions and researches have also justified them, none of them is a complete method. Therefore, these two methods have been combined and a comprehensive view of the business strategies is presented.

Types of marketing strategies based on strategic reference points

Table 1: Types of marketing strategies based on strategic reference points (Source: Rezvani, 2007)

		Internal environment	←	Attention focus Attention Axis	→	The external environment
		inside the current markets	←		→	Outside the current markets
Low ↑	high ↑	Maturity stage A. Strategy of maintain market share in growth market B. extending volume growth strategy 1. Increased penetration 2. Extended use 3. Market expansion		Growth stage A: Pioneer company 1. Fort res or position defense 2. Flanker 3. Confrontaion 4. Market Expansion 5. Contraction or strategic withdrawal B. Follower companies Frontal attack, Leapfrog, Flanking, Encirclement. Guerrilla attack		
Control ↓	Competition ↓					
High	Low	Decline stage 1. Harvest 2. Maintenance 3. Profitable survivor 3. Very special and small market		Enterance to market stage strategies (Introduction) 1. Mass market penetration 2. Niche penetration 3. Skimming and early withdrawal		

Combined Model of the study

Prospectors: these businesses are often the first entrants into the market with new products and services. They do not hesitate to enter new market sectors where an opportunity has appeared. They always pay attention to new needs, new markets and new customers.

Analysts: these businesses are rarely the first entrants in the sector emerged in market with new products or services. They cover market activities consistently and as followers hit the market with better targeting strategy, more benefits for customers and lower total costs for them.

Differentiated defenders: These businesses try to maintain a relatively stable territory through heavy guard of their product-market position. They are rarely pioneer in offering new product. or service, instead, as far as possible, concentrate on the quality of production. Their prices are typically higher than the industry average; they always pay attention to the internal selected territory. Then try to maintain it with better quality

Low cost defenders: These businesses try to maintain a relatively stable territory through intensive protection of their product market position. They rarely are pioneer in offering new product or service, instead, as far as possible, concentrate on the efficiency of production. They focus on increasing market share in existing markets by providing products with best prices or lowest prices (Mostafavi, 2011).

Organizational Structure

In one definition the organizational structure is a way or manner by which the activities of the organization is divided, organized or coordinated (Mousavi, 2011).

1. *The very mechanical structure*: is a type of organizational structure, which quietly considers process. The processes are highly Controlled and delegation of authority rarely occurs. Span of control is small and there is no relationship with the environment.

2. *The mechanical structure*: mechanical structural is a structure that mostly focuses on processes and continuously the tasks are done with high division of labor in routine and mechanical ways and has not focus on cooperation and teamwork and more focuses on organizational performance with respect to profitability. Span of control is relatively small and the amount of control over the executive affairs is still high.

3. *The organic structure*: is a kind of structure that sees organization as a live being. Key members of organization are staff and after organization development process of mechanical stage, decisions are made affairs through staff as groups with problem solving committees are formed.

4. *Very organic structure*: In this structure organization evolution has reached its peak and is able to adapt itself with national and international environment, with True and continuous changes. Internal control is minimized; organization openly interacts with environmental factors. Specific structure for the organization cannot be imagined (Mousavi, 2011).

Organizational Performance

Performance is measurable results, decisions and actions of the organization that represents the success and achievements obtained. Performance approximately also involved any competitive purpose and immaterial excellence such as reliability, flexibility, quality and speed (Biyazi Tahraband et al, 2009).

Performance is a function of several factors, including growth, competitive strength point, innovation, profitability, use of resources, attention to owners, attention to customers, attention to staff (Mostafavi, 2011)

Competitiveness can be considered as an important factors that leads to the desired performance of an organization. In fact, a mediator performance that is effective in achieving the company's goals. In many texts of management, competitiveness on the basis of various indicators and criteria is measured. In this study ratio of sale growth rate to the industry is defined.

Neural networks were used primarily by Theoretician and engineers and then gradually were used in a range of disciplines including management.

Neural networks uses numbers of simple computational units named of nerve that attempt to mimic the behavior of a human brain cells. That's why brain is called biological neural networks and computational cells are called the artificial neural networks. On the basis of a computational process, each neuron in a neural network of data, converts the input signs to an output variable.

Processing of neural network is done in previously trained way. Training is possible via data input and output or an expert person who measured performance of neural network. artificial neural networks use the learning algorithms. In neural networks through learning algorithms of behavior of neural network and its connection weights are adjusted to enable mimic and reflect the desired and desirable behavior. (Ahmadi, 2002)

The role of an expert in the design of fuzzy systems is undeniable and the final quality of the system depends strongly on how it is designed this in fact is one of the main problems in fuzzy systems. With the addition of neural networks to fuzzy system, and benefit of being able to learn, there are an attempt to overcome the problem.

Applied Principles of Research

Arabi and Rezvani (2007), in a study entitled "Strategic relationship between business and marketing strategies and organizational performance" concluded that the market entrance strategy with prospector strategy, the growing market strategy with strategy of analyst, strategy of mature

market with differentiated defender strategy, market strategy declining low-cost defense strategy, lead to better performance.

Dehghan (2006) in a study entitled “Formulation of marketing strategy based on strategic reference point’s” introduces two dimensions as strategic reference points: intensity of competition and the market focus.

In “coordination between the organization strategy and strategy by using strategic reference points” Teimouri and Abrumand (2009) conclude that the very mechanical structure with a defensive strategy and the mechanical structure with the reactive strategy, organic structure with analyst strategy, very organic structure, are aligned with prospective strategy and by creating a harmonious relationship between strategy and structure productivity and performance can be increased.

Rahnavard and Nikzad (2009) in “create alignment between organizational elements by use of strategic reference points and its relationship with organizational performance” concluded that there is a positive correlation between the alignment and organizational performance.

Skaifi (2005) in a study entitled “organization based on, the strategic reference points”, the pattern of coordination between organizational structure, strategy, technology, organizational culture based on the model of strategic reference points has been proposed.

Shoham and Feigen Baum (1999) in “Extending the Competitive Marketing Strategy Paradigm The role of Strategic reference points theory”, classified strategic reference points in the three interior dimension (target and devices) external (customers, shareholders, competitors) and time (past, present, future) and called the competitive environment created by these dimensions as srp and indicated that the strategic choice behavior of marketing strategies is based on the balance between risky and risk-averse behavior.

Bamberger and Meshulam (2000) in a study entitled Human Resource strategy (formulation, implementation and effects) by using combined research; has examined Previous patterns of human resources strategy carefully and proposed a combination of 2 spectrum of control and market focus (internal or external), 4 types of strategies, including secondary, contracting, promissory, fatherly in an integrated pattern.

Hypotheses

Main hypothesis

Alignment of business strategies and marketing leads to optimal performance of organization.

Subsidiary Hypotheses

Marketing strategy (market entrance) on the condition of fitness to the product life cycle with business strategy (prospector), on the condition of providing appropriate organizational structure is aligned and leads to optimized performance.

Marketing strategy (growing market) on the condition of fitness to the product life cycle with business strategy (Analyst), on the condition of providing appropriate organizational structure is aligned and leads to optimized performance.

Marketing strategy (Mature market) on the condition of fitness to the product life cycle with business strategy (Differentiated defender), on the condition of providing appropriate organizational structure is aligned and leads to optimized performance.

Marketing strategy (declining market) on the condition of fitness to the product life cycle with business strategy (Defender Low cost), on the condition of providing appropriate organizational structure is aligned and leads to optimized performance.

The conceptual model

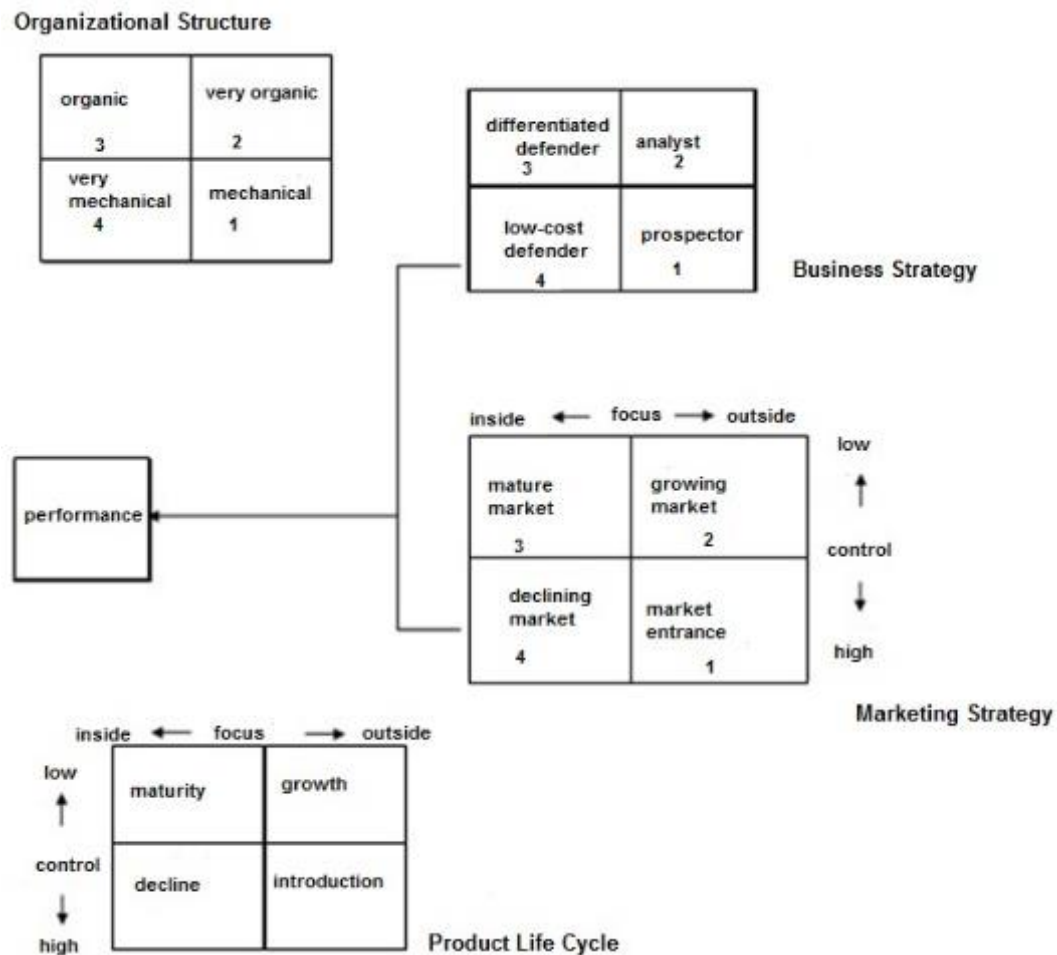


Figure 1: Conceptual model of study

Research Methodology

Population and statistical sample

The statistical population of this research includes all banks and financial institutions and private credit (including 19 banks and financial Institute) in the country. However, information of 15 banks was accessible, so sampling population of this study consists of 15 banks from banks collection and private credit institutions. Because of homogeneity of competitive environment and laws governing them, private banks are selected, which can in turn confirm the accuracy of research results. The sample population (respondents) includes: board members, executive directors, deputies, and senior managers and senior experts, affecting decision-making in the banks and financial and credit institutions. On average, 20 individuals for each organization. As a result, the total population of this study consists of 300 people. Finally, the sample population includes 169 respondents. Size of the sample was estimated according to Morgan sample formula:

$$n = \frac{z^2 NP (1 - P)}{d^2(N - 1) + Z^2 P(1 - P)}$$

230 questionnaires were distributed among the statistical sample. Of the total questionnaires collected, 183 were analyzed.

Methods and Data Collection

The previous research results and relevant contents were collected via library and Internet. Members and survey respondents are primary sources and information published by bank and private institutions center is used as the secondary source. Type of marketing and business strategies were extracted from questionnaire which were answered by respondents in presence of the researcher. To identify the type of business strategy, the standardized questionnaire of Olson, Slater and Hult (2005) and to identify marketing strategies the redesigned version of walker et al. (2003) by Rezvani (Rezvani, 2007) have been used. A questionnaire based on Daft and Burns & Stalker theories has determined the type of organizational structure. This questionnaire had been used by Mohammad Mousavi Jad.

To identify the product/service life cycle, the graph of change process has been drawn according to published information on products/services changes.

Performance of each product (service) market was measured based on data released by industry and comparisons between the performance (growth) of the banks with industry growth, over the past year has been used.

Method and statistical techniques

In this study, to analyze demographic characteristics and test hypotheses ,SPSS software and for neural and fuzzy modeling MATLAB software has been used.

Reliability and Validity

In this research, standardized questionnaires of Olson, Slater, Hult (2005) and another questionnaire of marketing from the research of Mr. rezvani (2007) and the organizational structure questionnaire of Mr. Mousavi Jad 's research have been used. But again, the reliability of them by using content validity has been examined. This is in order to ensure that the terms are used in way inferring the applied strategies and creates a common understanding. Both Questionnaires were previously used in the investigation of Mr. Rezvani and its reliability has been measured. Questionnaire reliability of organizational structure was also measured and again Cronbach's alpha was obtained 0.93.

Hypothesis testing

To select the appropriate statistical test (parametric and non-parametric) the following two conditions about all performance data, were controlled.

1. Normality (Kolmogorov-Smirnov test)

2. Being randomly of data (by runs test) If both condition was establish One-way anova parametric test and otherwise the Kruskal-Wallis nonparametric test has been used.

Based on life cycle, performance associated with products is classifies into 4 groups (introduction - growth - maturity - decline).

To test the first hypothesis, after examining performance data in introduction group,(both normality and randomness), we use parametric test. Considering the fact that we search for a group (in terms of business strategy) with the highest average performance, One way anova and Tukey test are used.

Results show that the average performance of banks with the first strategy type (prospector) is higher. In other words, in product-markets that are in introduction stage, the banks that their business strategy is prospector, have better performance, so the first hypothesis was also confirmed.

To test the second hypothesis, after examining performance data in growth group, (both normality and randomness), we use non-parametric test. Considering the fact that we search for a group (in terms of business strategy) with the highest average performance, Kruskal-Wallis non-parametric test is used.

Results show that the average performance of banks with the second strategy type (analyst) is higher. In other words, in product-markets that are in growth stage, the banks that their business strategy is analyst, have better performance, so the second hypothesis was also confirmed.

To test the third hypothesis, after examining performance data in mature group, (both normality and randomness), we use parametric test. Considering the fact that we search for a group (in terms of business strategy) with the highest average performance, One way anova (parametric test) along with LSD and Tukey are used.

Results show that the average performance of banks with the third strategy type (differentiated defender) is higher. In other words, in product-markets that are in mature stage, the banks that their business strategy is differentiated defender, have better performance, so the third hypothesis was also confirmed.

The fourth hypothesis after controlling performance data of declining products/services (both normality and randomness) and non-parametric Kruskal- Wallis test, shows that the banks with the fourth type of strategy (low-cost defender) in product markets that are located in decline stage, have better performance. So the fourth hypothesis was confirmed.

Research findings

Demographic characteristics of the statistical sample

Table 2: Demographic distribution factor questionnaire response of marketing

Demographic factors		Frequency	Percentage
Age	Under 30 years	9	10.5
	30 to 40 years	36	41.9
	40 to 50 years	28	32.6
	Older than 50 years	13	15.1
Gender	Female	23	26.7
	Man	63	73.3
Level of education	Associate Degree and Bachelor's Degree	20	23.3
	MA	44	51.2
	PHD and higher	22	25.6

Table 3: Distribution of respondents' demographic factor to business questionnaire and organizational structure

Demographic factors		Frequency	Percentage
Age	30 to 40 years	13	13.4
	40 to 50 years	54	55.7
	Older than 50 years	30	30.9
Gender	Female	3	26.7
	Man	94	73.3
Level of education	Associate Degree and Bachelor's Degree	1	1
	MA	58	59.8
	PHD and higher	38	39.2

Data analysis

1. Based on data released by the Association of Private Banks (since 2009-2014) the life cycle of banking products and services was drawn.
2. Based on the distributed questionnaire, marketing strategy type of each bank during the last year of the sample was determined for each product.
3. If there was a match between the marketing strategy and the product life cycle, the product would be selected for the bank.
4. Based on business strategy questionnaire, type of business strategy over the past year was determined.
5. If the strategy was consistent with the organizational structure, business strategy of the bank would be considered

Marketing and business strategies and organizational structure

The following table shows that in the product - market of our sample, what the business strategy and organizational structure is in the 4 selected types of marketing strategy. (market entrance, growing market - mature market and declining market strategies).

Table 4: Marketing and business strategies and organizational structure

		Very mechanical		organic		Very organic		Mechanical		Type of structure
		Low-cost defender		Differentiated defender		analyst		Prospector		Type of business strategy
		Declining market		Maturity market		Growing market		Market entrance		Type of marketing strategy
percentage total		Percentage number		Percentage number		Percentage number		Percentage number		
100	10	20	2	20	2	20	2	40	4	introduction
100	39	23	9	17.9	7	46.2	18	12.9	5	growth
100	12	16.7	2	50	6	16.7	2	16.7	2	maturity
100	25	44	11	24	6	20	5	12	3	decline
100	86	27.9	24	24.4	21	31.4	27	16.3	14	total

Fuzzy - neural modeling

For modeling Intelligent Network, adaptive Inference System of neural-fuzzy, ANFIS has been used. The training process has been carried out by establishing a primary Fuzzy Inference System of Sugeno and then learning this Fuzzy Inference system by using back propagation. Training fuzzy system with neural network was performed to improve its parameters.

Membership functions of input data is Gaussian and Membership functions of output data is of linear Sugeno type. From total of 86 available data (performance data for 4 groups of product), 61 data were used for training and 25 data to test the neural - fuzzy network. so neural-fuzzy network was designed.

After the modeling, all hypotheses again were approved by using the designed fuzzy-neural network.

Conclusion and Suggestion

According to the results obtained from the testing hypotheses, prospector business strategy is aligned with market entrance strategy, and mechanical organizational structure. Analyst business strategy is aligned with growing market strategy and organic organizational structure. Differentiated defender strategy is aligned with mature market strategies and very organic organizational structure and Low cost defense strategy is aligned with declining marketing strategy with very mechanical organizational structure and this alignments lead to optimized performance. Therefore, for a higher

performance, private banks and credit institutions are to determine the life cycle of available products and services and select appropriate marketing strategy and organizational structure and then choose aligned business strategy. In product - markets that are in the stage of introduction, Market entrance marketing strategies include mass market penetration, Niche penetration, Skimming and early withdrawal strategy. Also using the prospector strategy of business with mechanical structure is suggested which is concentrated on the strict control, high recognition and maintaining the status quo and also pay more attention to external factors, competitive resource market and external factors.

In product - markets that are in the growth stage, Marketing strategy with regard to the type of bank are:

A) The Pioneer Banks: fortress or position defense strategy, flanker strategy, confrontation strategy, Market expansion strategy, contraction or strategic withdrawal strategy

B) The follower banks: Frontal attack, Leapfrog strategy, Flanking attack, Encirclement strategy, and guerrilla attack

Also, use of the prospector business strategy with very organic organizational structure is proposed which has restricted control, flexibility and acceptance of change and also pay more attention to external factors, competitive resource market. For product - markets that are in stage of maturity, marketing strategies is recommended, including strategies to maintain market share, increasing influence, extended use and market expansion as well as business strategy of differentiated defender and organic organizational structure with low control, flexibility and acceptance of change and focus on internal factors, human resources and internal capabilities,.

In product - markets of declining stage, marketing strategies like harvesting strategy, maintenance strategy, profitable survivor strategy and very specific and small market strategies are recommended, as well as business strategy of low-cost defender with very Mechanical structure, very severe control, high recognition and maintaining the status quo and also their attention more to internal factors, Human resources and organization abilities.

Since high advertising costs lead to increase market share, in promotion policies, it is recommended that the banks with prospector strategy use notification, stimulating curiosity, absorbing customer, creating primary demand and high spending for advertising and promotion. But banks with differentiated defender strategy should create a sense of loyalty to his old customers through adjustment and changing according to their needs and provide good service. Therefore, they should pay more attention to their line employees so that with offering better services, more satisfaction of customers can be achieved. and also it is suggested that banks with low cost defender business strategy attract customers by reducing costs. This way they do not spend heavy expenses on the advertising, promotion of sale or line employee because it can affect their return on capital negatively.

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